

## United States District Court for the District of Maryland Benefits Highlights – Term Law Clerks

Benefits	Brief Description
Social Security	<ul style="list-style-type: none"> <li>All federal employees first hired after 12/31/83 (or rehired with less than 5 years of creditable civilian service) are automatically covered by Social Security.</li> <li>For more information, visit Social Security's web site at <a href="http://www.ssa.gov">www.ssa.gov</a></li> </ul>
Federal Employees Health Insurance Program (FEHB)  <i>Enroll within 60 days after entering on duty</i>	<ul style="list-style-type: none"> <li>Program features include, but are not limited to, no waiting periods and no pre-existing condition limitations; choice of coverage, plans, and options; government contribution towards the total cost of the premium; and salary deduction. FEHB offers two enrollment options: Self and Self &amp; Family. Changes to enrollment can only occur during annual fall open season or with a qualifying life event.</li> <li>Effective date is determined by (1) the date entered into a pay status and (2) the date the enrollment form is submitted. Benefits begin on the first day of the first full pay period after receipt of the form. A copy of the signed enrollment form is returned to the employee for use as proof of health insurance until ID card is received. NOTE: this form should still be completed even if electing not to enroll in FEHB program.</li> <li>Choose from among nationwide Fee-for-Service plans (FFS), plans offering a Point-of-Service (POS) product, Health Maintenance Organizations (HMO), High Deductible Health Plans with Health Savings Account or Health Reimbursement Arrangement (HDHP/HSA or HRA), and Consumer-Driven Health Plans (CDHP).</li> <li>For more information, visit OPM's web site at <a href="http://www.opm.gov/insure/health">www.opm.gov/insure/health</a></li> </ul>
Federal Employees Dental and Vision Insurance Program (FEDVIP)  <i>Enroll within 60 days after entering on duty</i>	<ul style="list-style-type: none"> <li>FEDVIP provides comprehensive dental and vision insurance at competitive group rates. FEDVIP is not a part of the FEHB program and is different from any dental and vision product offered by the FEHB plans. FEDVIP offers three enrollment options (Self Only, Self Plus One, and Self and Family), with premiums fully paid by enrollee (no government contribution) on a pre-tax basis (mandatory).</li> <li>Enrollment in FEDVIP is done online at <a href="http://www.BENEFEDS.com">www.BENEFEDS.com</a> or, if preferred, by phone at (877) 888-3337. Note: it is the enrollee's responsibility to contact BENEFEDS directly concerning any changes, such as transfer between agencies or qualifying life event.</li> <li>For additional information, visit OPM's web sites: <a href="http://www.opm.gov/insure/vision">www.opm.gov/insure/vision</a> or <a href="http://www.opm.gov/insure/dental">www.opm.gov/insure/dental</a></li> </ul>
Supplemental Dental/Vision Insurance Plan sponsored by NCBC	<ul style="list-style-type: none"> <li>Additional plans sponsored by the National Conference for Bankruptcy Clerks (NCBC) and administered by Capitol Administrators, Inc. are available to employees of the Federal Judiciary. For more information visit <a href="http://www.ncbcimpact.org">www.ncbcimpact.org</a></li> </ul>

Benefits (cont.)	Brief Description
<p>Federal Employees Group Life Insurance Program (FEGLI)</p> <p><i>Enroll within 31 days after entering on duty</i></p>	<ul style="list-style-type: none"> <li>Group term life insurance which consists of Basic Life Insurance and three options, including family coverage. All new employees are <b>automatically</b> covered by Basic <b>unless waived in its entirety within first pay period after entrance on duty</b>. If want any options, must enroll within designated deadline.</li> <li>For more information, including a calculator, visit OPM's web site at <a href="http://www.opm.gov/insure/life/">www.opm.gov/insure/life/</a></li> </ul>
<p>Paid Federal Holidays</p>	<ul style="list-style-type: none"> <li>Holidays include New Year's Day, Martin Luther King, Jr. Birthday, Washington's Birthday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day. (Note: by Local Rule, the U. S. District for the District of Maryland is also closed the Friday after Thanksgiving Day.)</li> </ul>
<p>Transit Subsidy Program</p>	<ul style="list-style-type: none"> <li>All permanent employees of the U.S. District Court for the District of Maryland, including chambers staff and law clerks are eligible for participation.</li> <li>Eligible full-time employees who use <i>approved public transportation</i> receive a maximum transit subsidy of \$230/month. Amount of subsidy for part-time employees is pro-rated based upon number of hours in the regular tour of duty.</li> <li>Subject to the availability of funds.</li> </ul>
<p>Federal Long Term Care Insurance Program</p> <p><i>Enroll within 60 days after entering on duty for "short-form" abbreviated underwriting</i></p>	<ul style="list-style-type: none"> <li>Long term care is the kind of care that you would need to help you perform daily activities if you had an ongoing (chronic) illness or disability. It can be received in your own home, at a nursing home or other long term care facility.</li> <li>Government-wide long-term care insurance program developed by the Office of Personnel Management (OPM) for all federal employees, and other eligible groups. For detailed information, check OPM's web site at <a href="http://www.opm.gov/insure/ltc/">www.opm.gov/insure/ltc/</a></li> <li>Administered by Long Term Care Partners (<a href="http://www.ltcfeds.com">www.ltcfeds.com</a>).</li> </ul>
<p>Federal Judiciary Long-Term Care Insurance Program</p> <p><i>Enroll within 60 days after receipt of enrollment package for "guaranteed issue"</i></p>	<ul style="list-style-type: none"> <li>Similar to OPM's Long Term Care Insurance, with a number of options available to Federal Judiciary employees and certain family members.</li> <li>Administered by CNA. (<a href="http://www.ltcbenefits.com">www.ltcbenefits.com</a>) (Password: judiciaryltc)</li> </ul>

Benefits (cont.)	Brief Description
Employee Assistance Program (EAP)	<ul style="list-style-type: none"> <li>EAP is a confidential, free, and reliable resource to help you and your family deal with life's challenges.</li> <li>EAP counselors are available 24 hours a day, seven days a week, 365 days a year at a toll-free number: 800-222-0364. (TTY: 888-262-7848)</li> <li>For more information, visit EAP's website at <a href="http://www.FOH4you.com">www.FOH4you.com</a></li> </ul>
Federal First Long Term Disability Insurance	<ul style="list-style-type: none"> <li>A long-term disability program designed to meet the shortfalls associated with any Social Security, CSRS or FERS disability benefits. Offers three options of benefits.</li> <li>Administered by Federal First and underwritten by Aetna. For more information, contact the HR Department or visit <a href="http://www.federalfirst.com">www.federalfirst.com</a></li> </ul>
<p>Federal Judiciary Flexible Benefit Program</p> <p><i>Enroll within 60 days after receipt of enrollment package</i></p> <p><i>Note: must re-enroll in flexible spending accounts each year during open season.</i></p> <p><i>One year term law clerks are not eligible for plan year 2011 since the amount is spread out over the full year (26 pay periods) and one year term law clerks will exit before the end of 2011.</i></p>	<ul style="list-style-type: none"> <li>All deductions, up to a maximum, are taken from gross salary <i>before</i> federal, state (in most cases) and FICA taxes are computed, thereby lowering the amount paid in taxes. Includes the following plans: <ul style="list-style-type: none"> <li>Premium Payment Plan - employee enrolled in federal health insurance plan has premiums deducted from gross salary before taxes are withheld. This is the default. If want premiums paid with after tax dollars, need to opt out.</li> <li>Health Care Reimbursement Account - employee sets aside pre-tax dollars to cover eligible health care expenses not covered by any medical, dental or vision care plan. Annual Maximum: \$10,000/Annual Minimum: \$100. IRS imposed "use it or lose it" regulation.</li> <li>Dependent Care Reimbursement Account - employee sets aside pre-tax dollars to cover eligible dependent care expenses so that employee/spouse can work, look for work, or attend school full-time. Annual Maximum: \$5,000/Annual Minimum: \$100 (or Married, Filing Separate Returns: Annual Maximum: \$2,500/Annual Minimum: \$100).</li> <li>Commuter Reimbursement Program: employee sets aside pre-tax dollars to two types of accounts (mass-transit expenses and/or parking costs incurred for commuting to and from work). IRS monthly limit as of 2/2009 is \$230 for mass transit and \$230 for parking.</li> </ul> </li> <li>Administered by SHPS, Incorporated, a Third-Party Administrator. (<a href="http://www.shps.net">www.shps.net</a>)</li> </ul>

\*Eligibility for any of the above-mentioned benefits is contingent upon the type of appointment (part-time/full-time, temporary/permanent).

For more information on federal benefits, visit OPM's web site at [www.opm.gov](http://www.opm.gov), Social Security's web site at [www.ssa.gov](http://www.ssa.gov), or TSP's web site at [www.tsp.gov](http://www.tsp.gov)  
For additional information on Judiciary benefits, employees may visit the J-Net (intranet site) under "Benefits" or "Human Resources"

If need additional assistance or information, please contact the court's HR Department at 410-962-3552.